

# COMMERCE GENERAL ARCHITECTURE

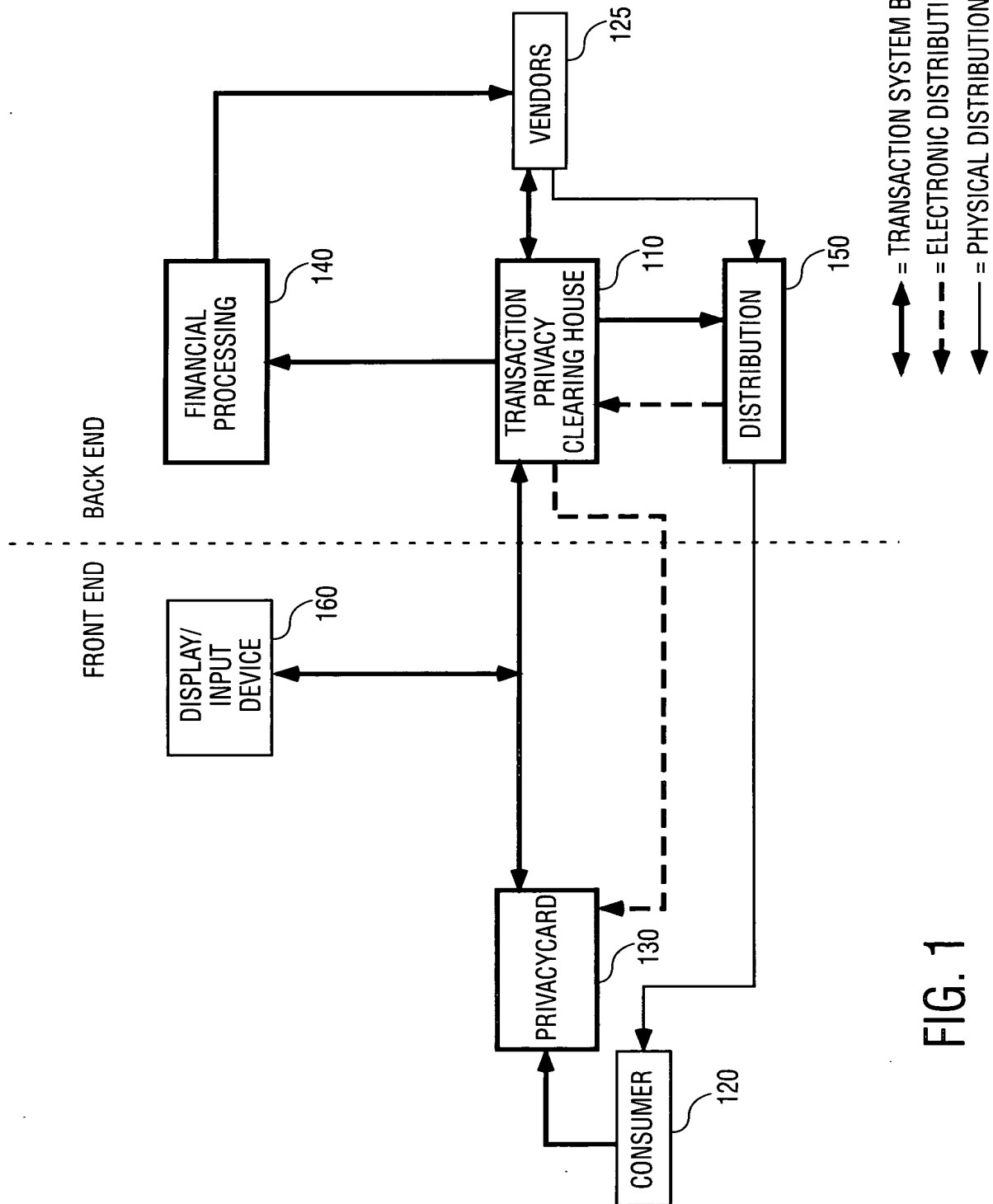


FIG. 1

COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

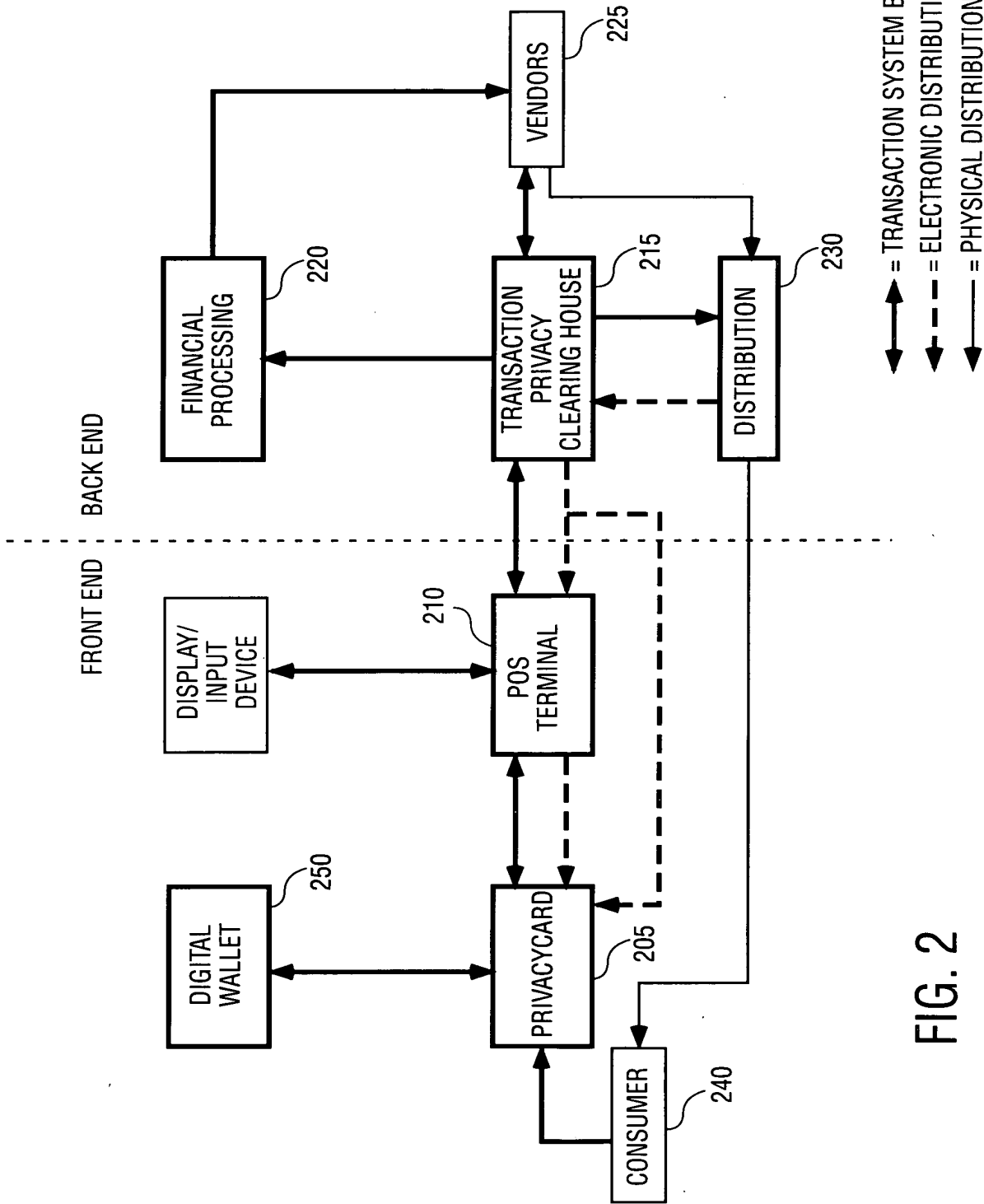


FIG. 2

# COMMERCE IN-HOME ENVIRONMENT

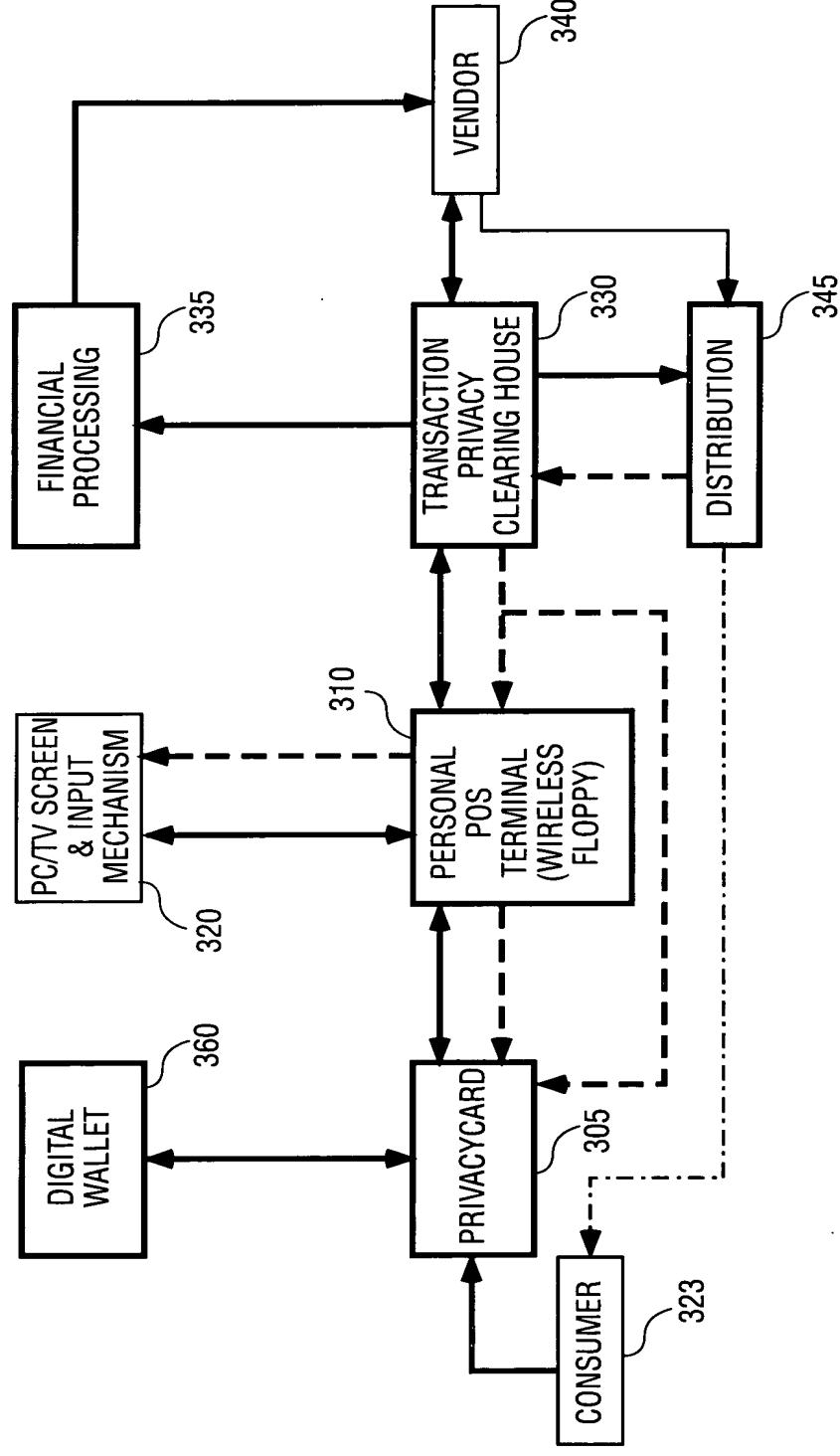


FIG. 3

# IN-STORE RETAIL ENVIRONMENT

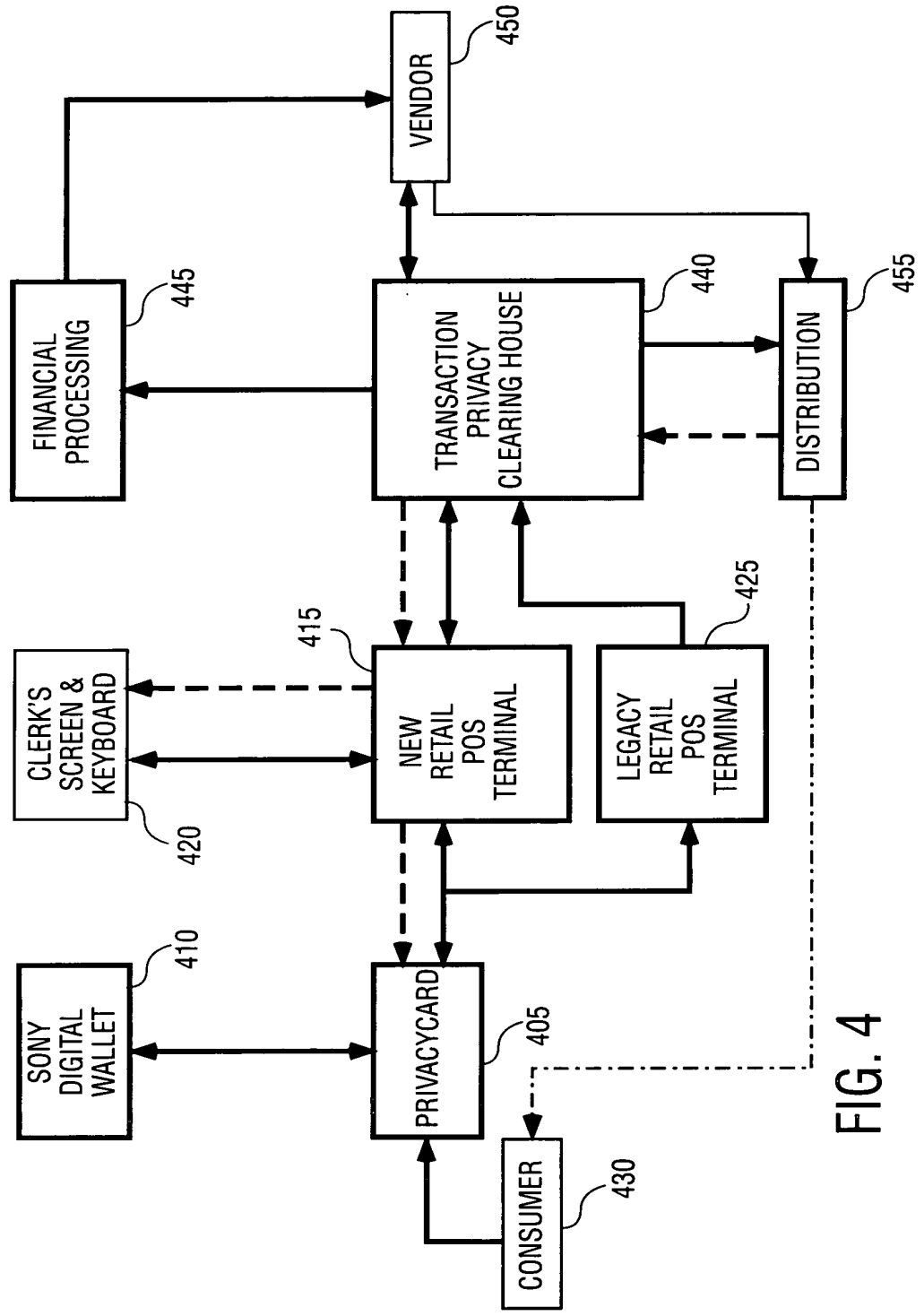
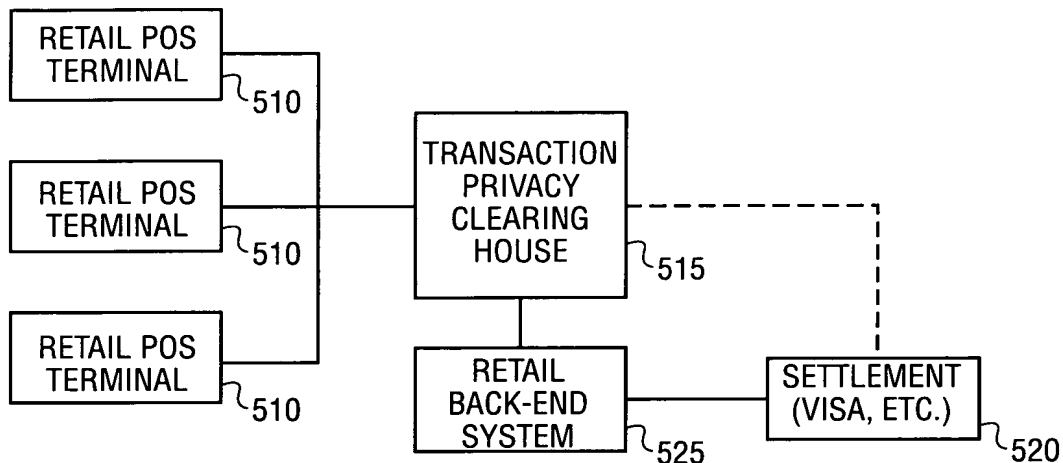
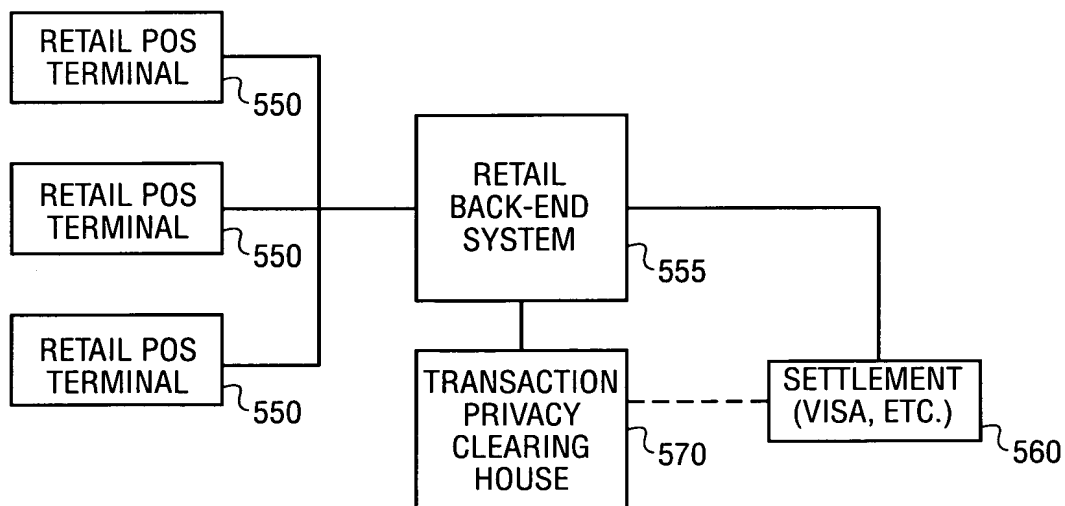


FIG. 4



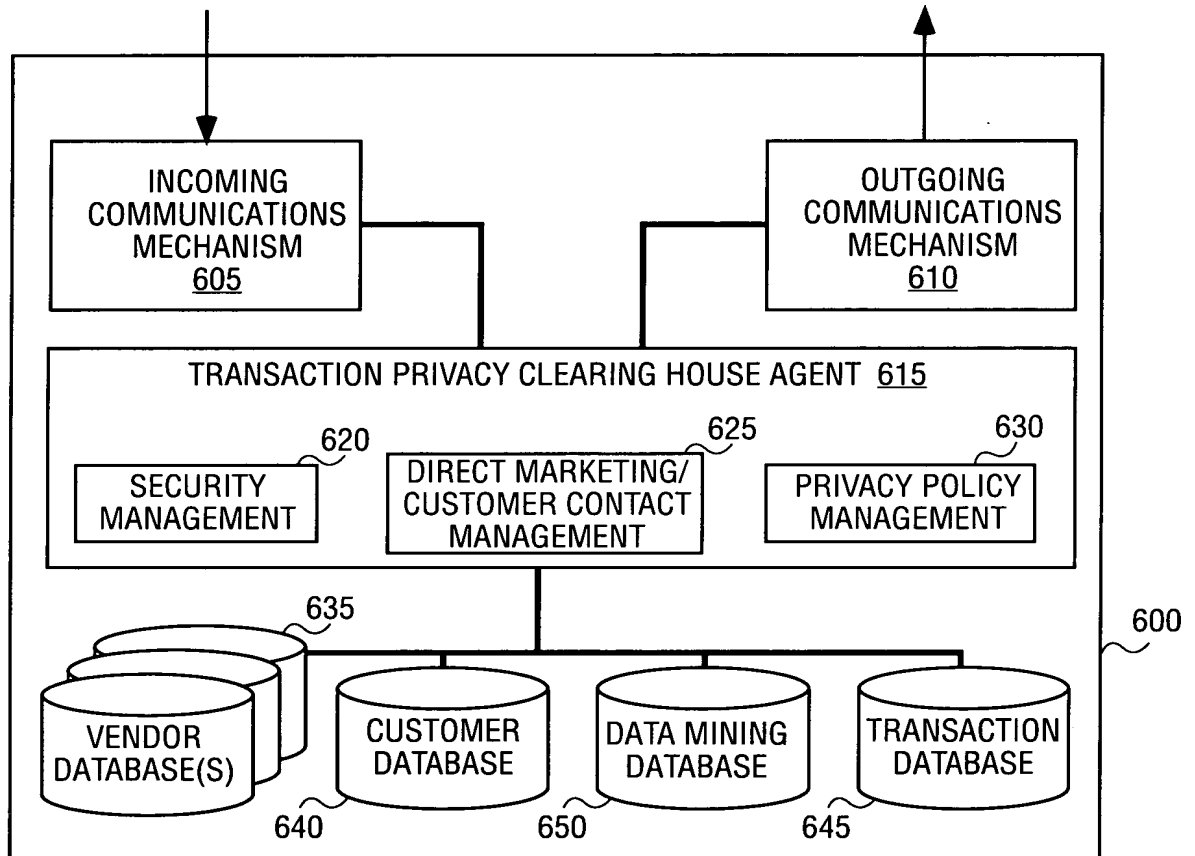
A RETAIL SYSTEM MODIFIED TO  
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH  
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM  
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS  
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

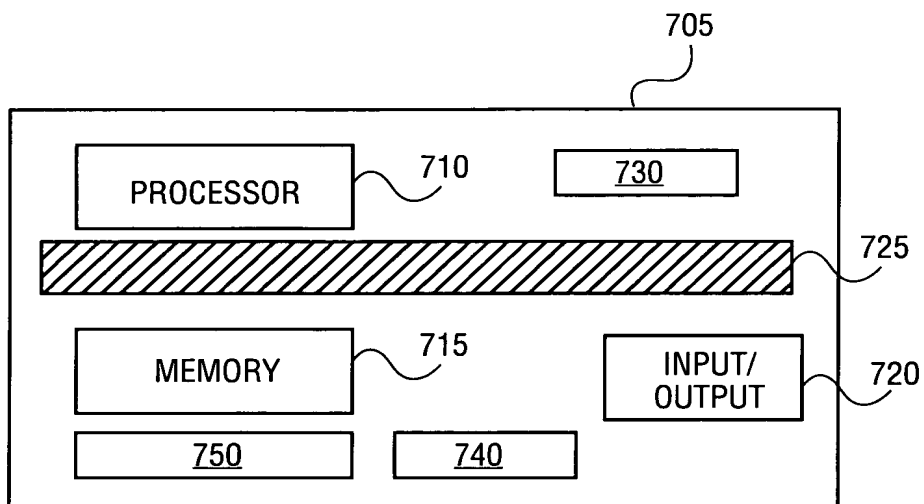


FIG. 7A

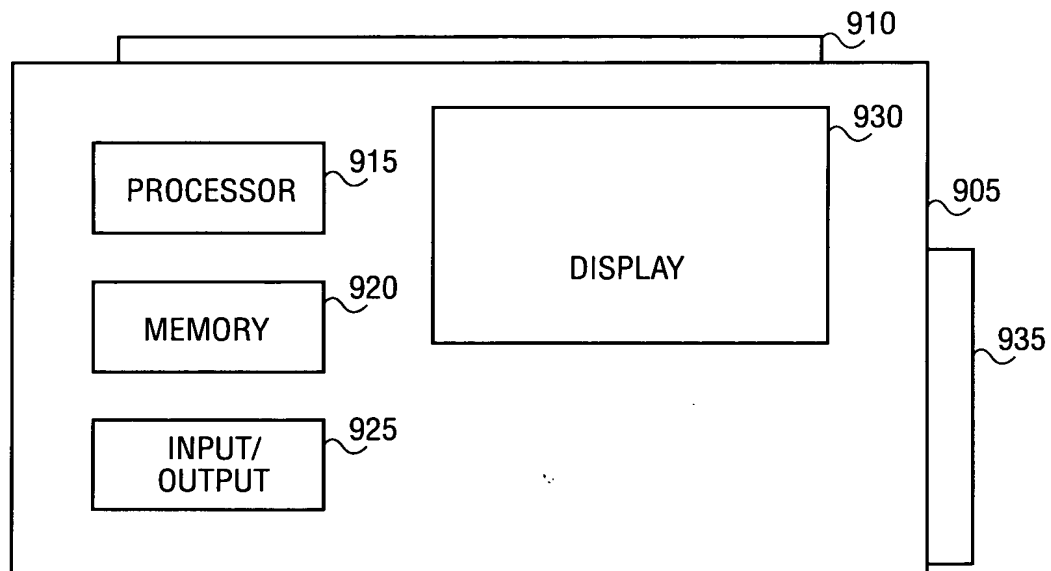


FIG. 9A

09733750-052501

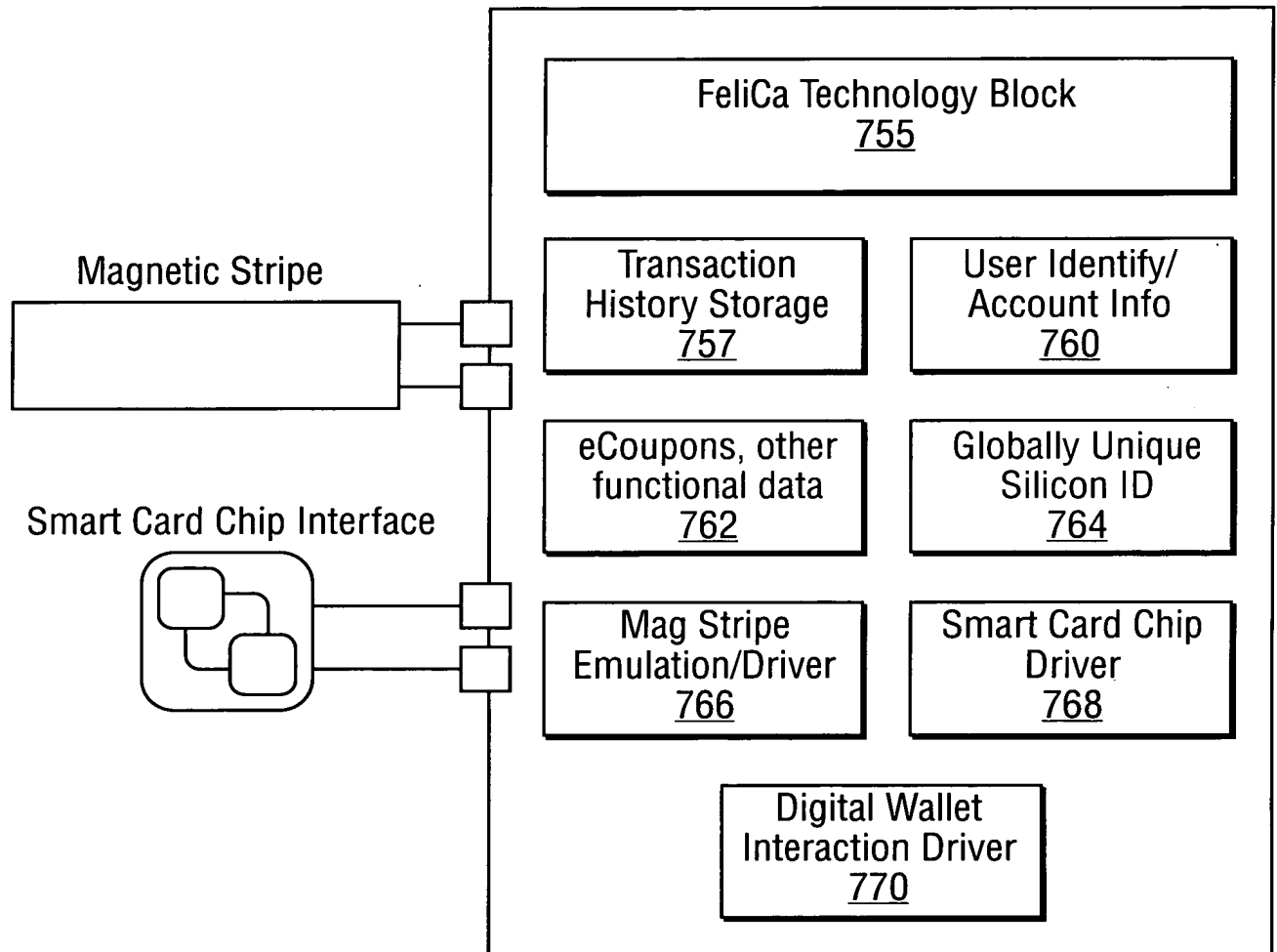


FIG. 7B



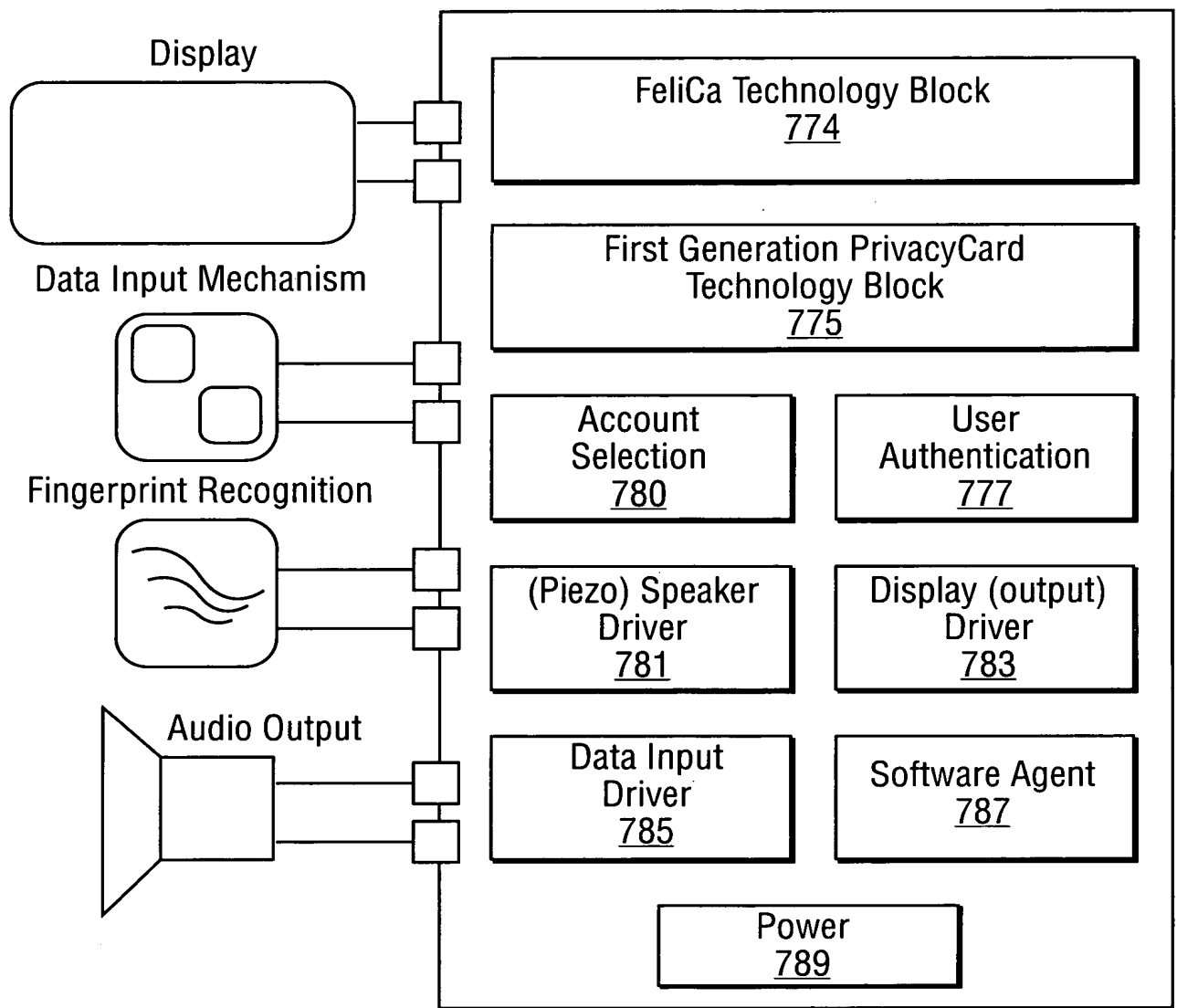
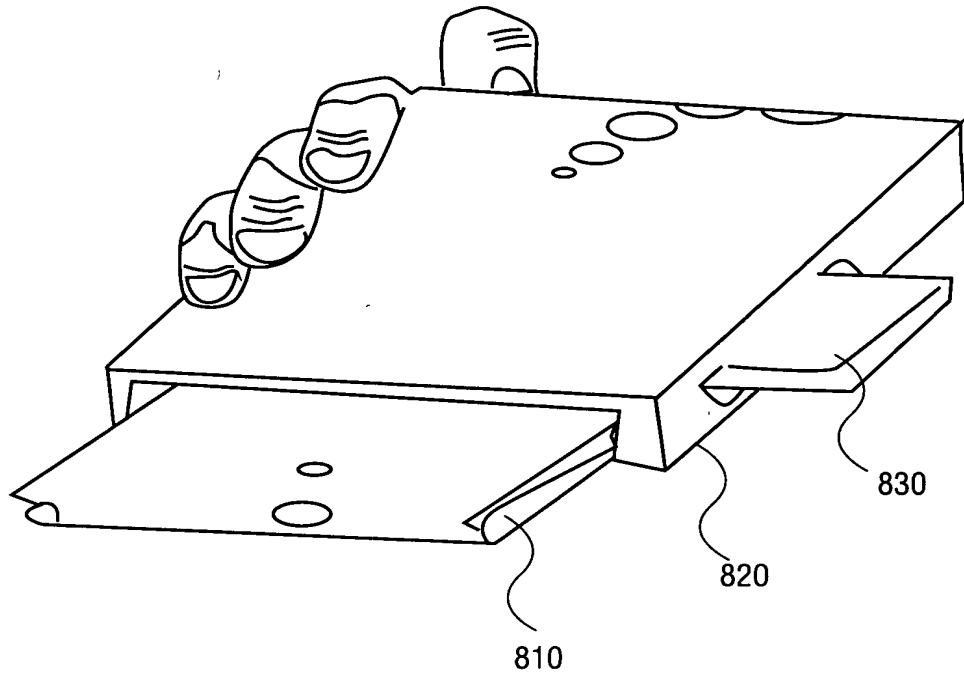


FIG. 7C

09733750.052501  
T05250" 05250160



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

FIG. 9B

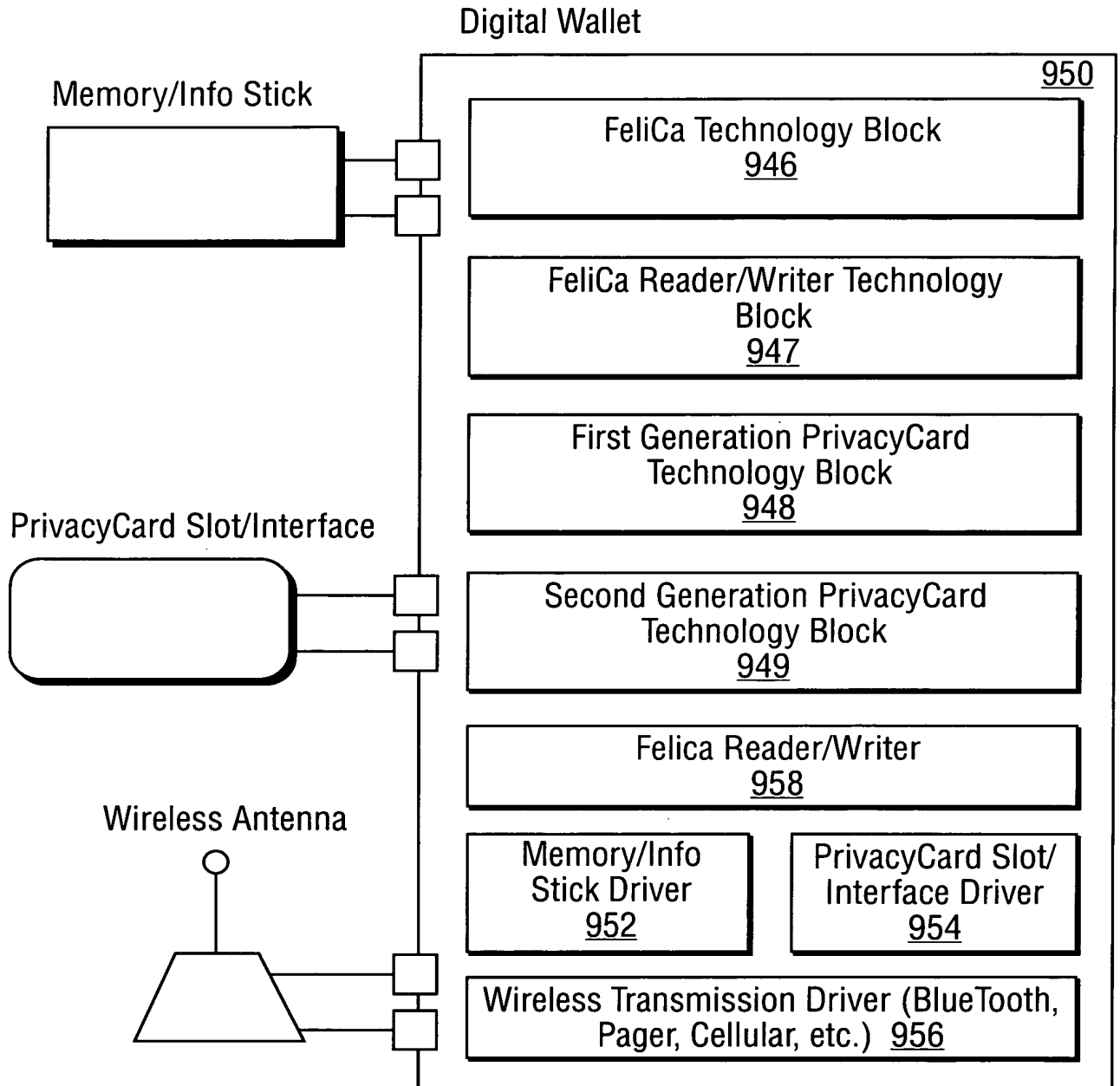
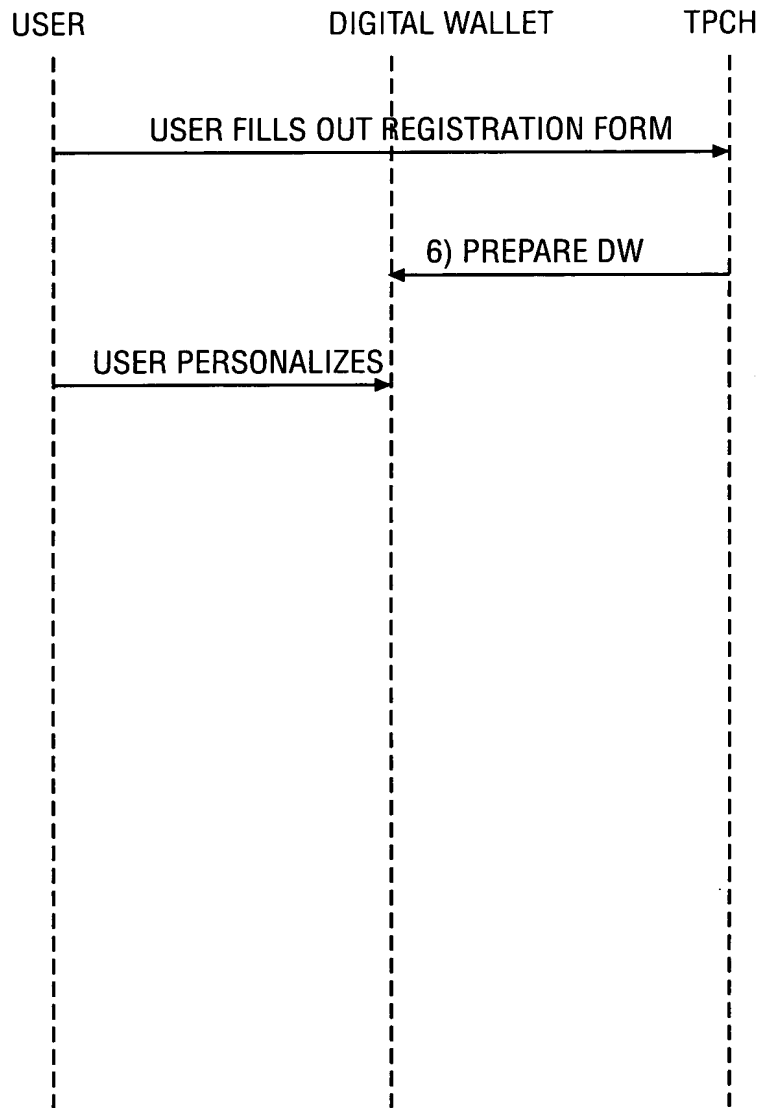


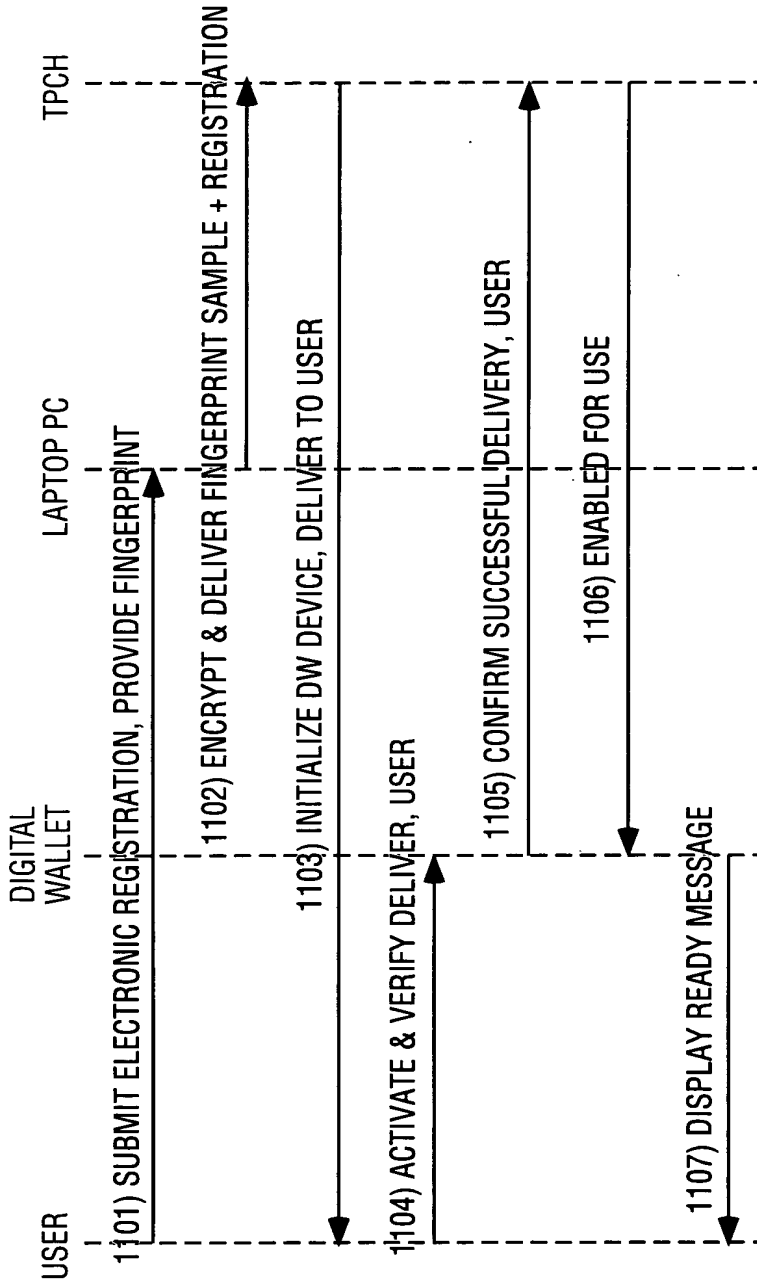
FIG. 9B

09733750.052501



SETUP OF DIGITAL WALLET

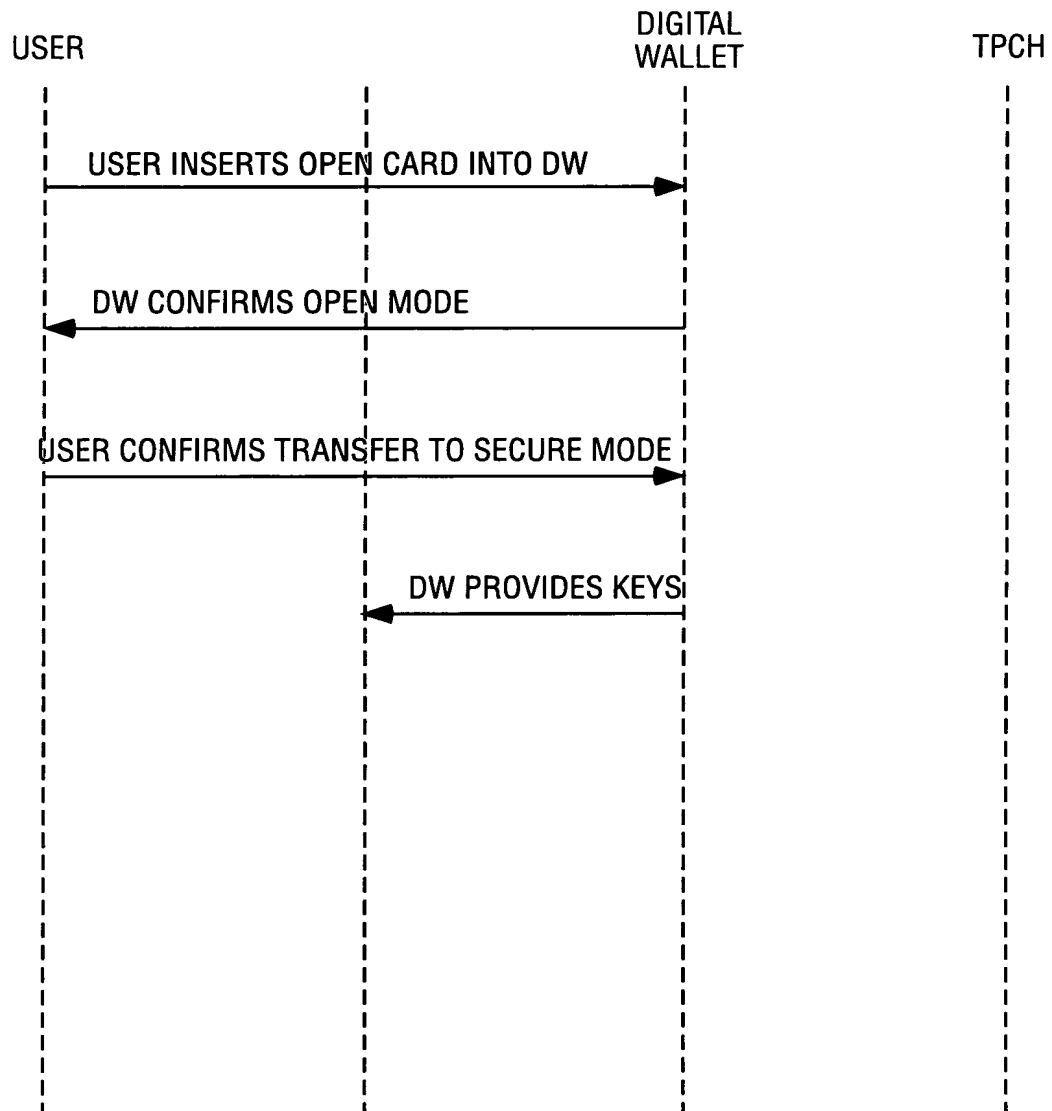
FIG. 10



DIGITAL WALLET SETUP  
(ALTERNATIVE EMBODIMENT)

FIG. 11

09733750 052501



CONVERSION OF CARD TO SECURE

FIG. 12

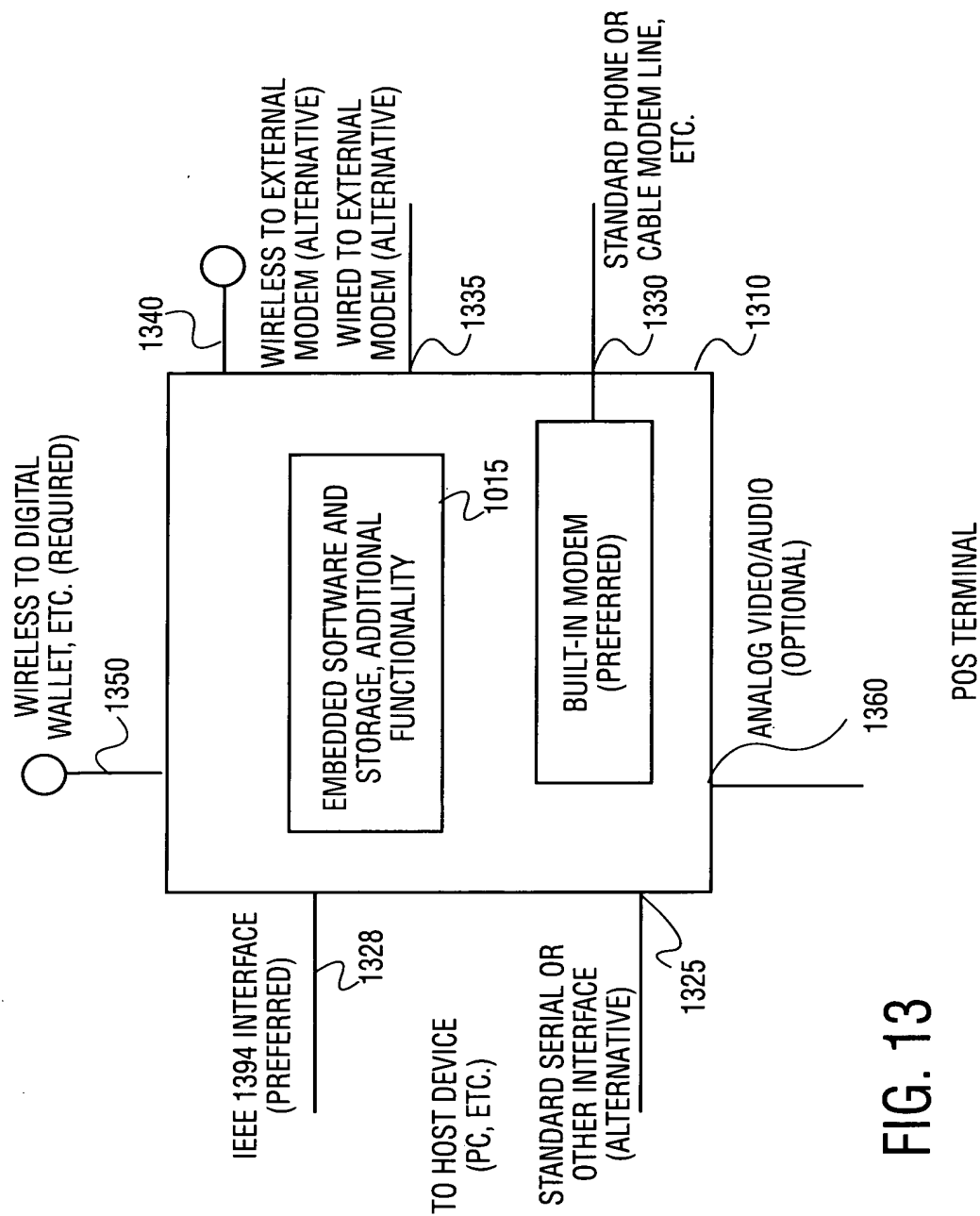


FIG. 13

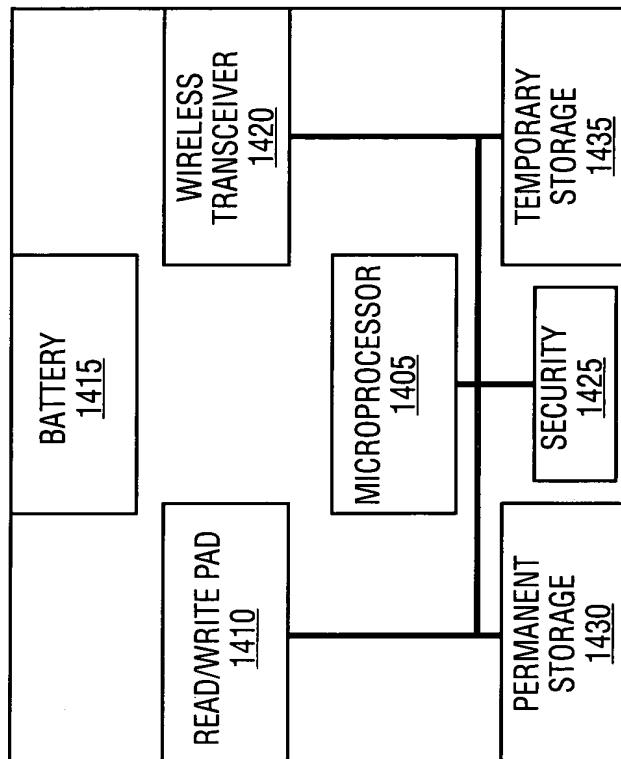


DIAGRAM OF THE MAJOR COMPONENTS OF THE  
PERSONAL POS, SHOWING THE DATA/ADDRESS  
BUS INTERCONNECT

FIG. 14



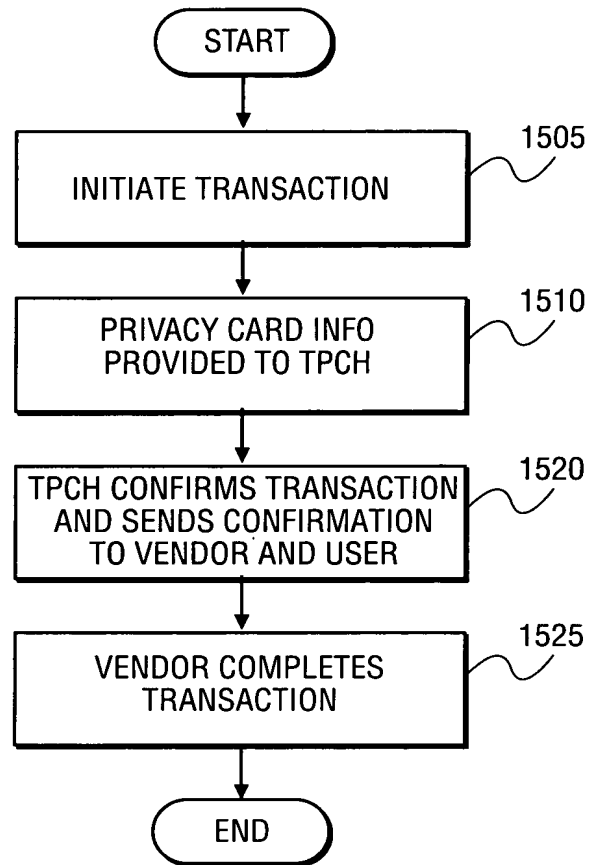


FIG. 15

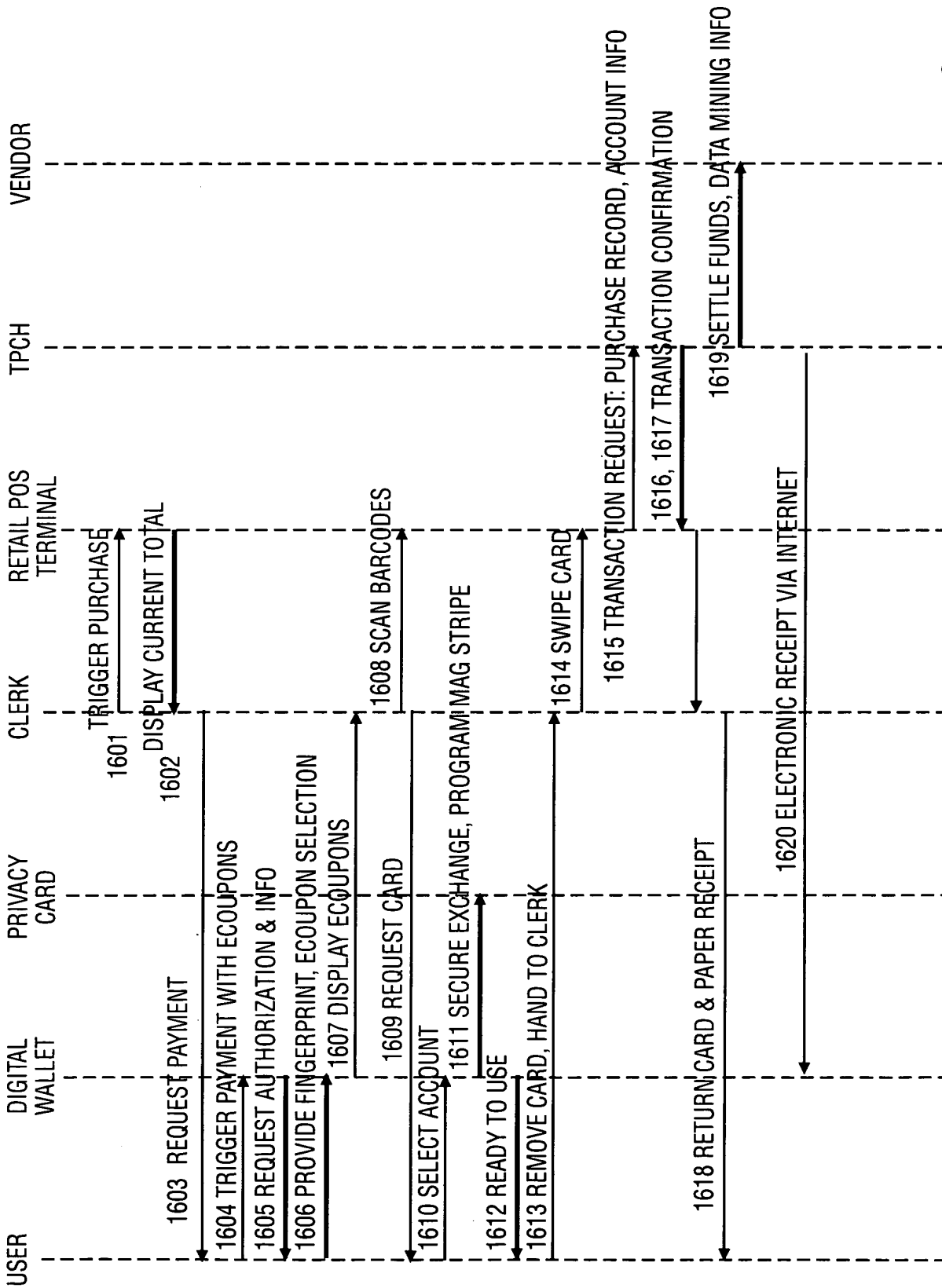


FIG. 16

RETAIL TRANSACTION

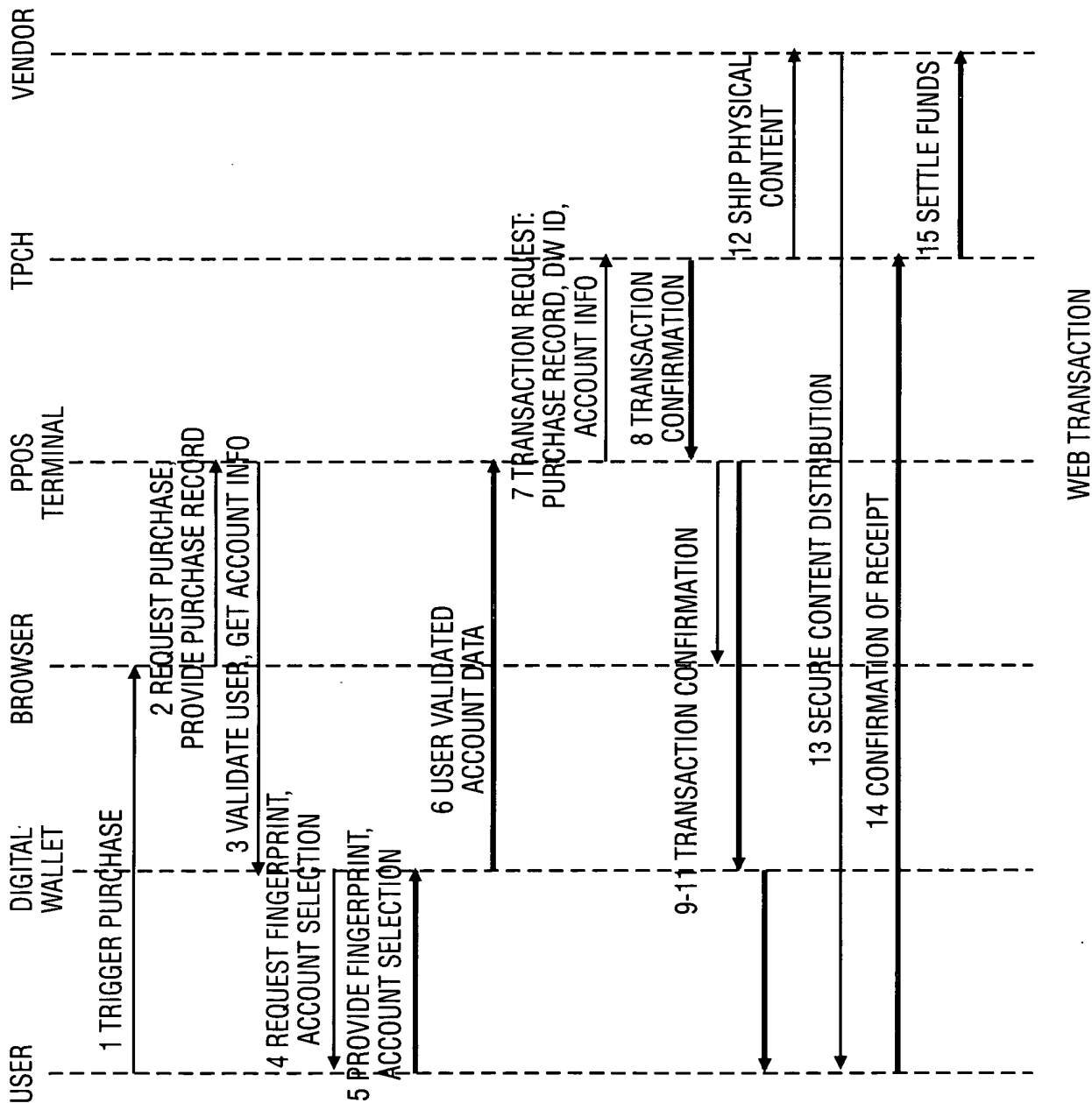
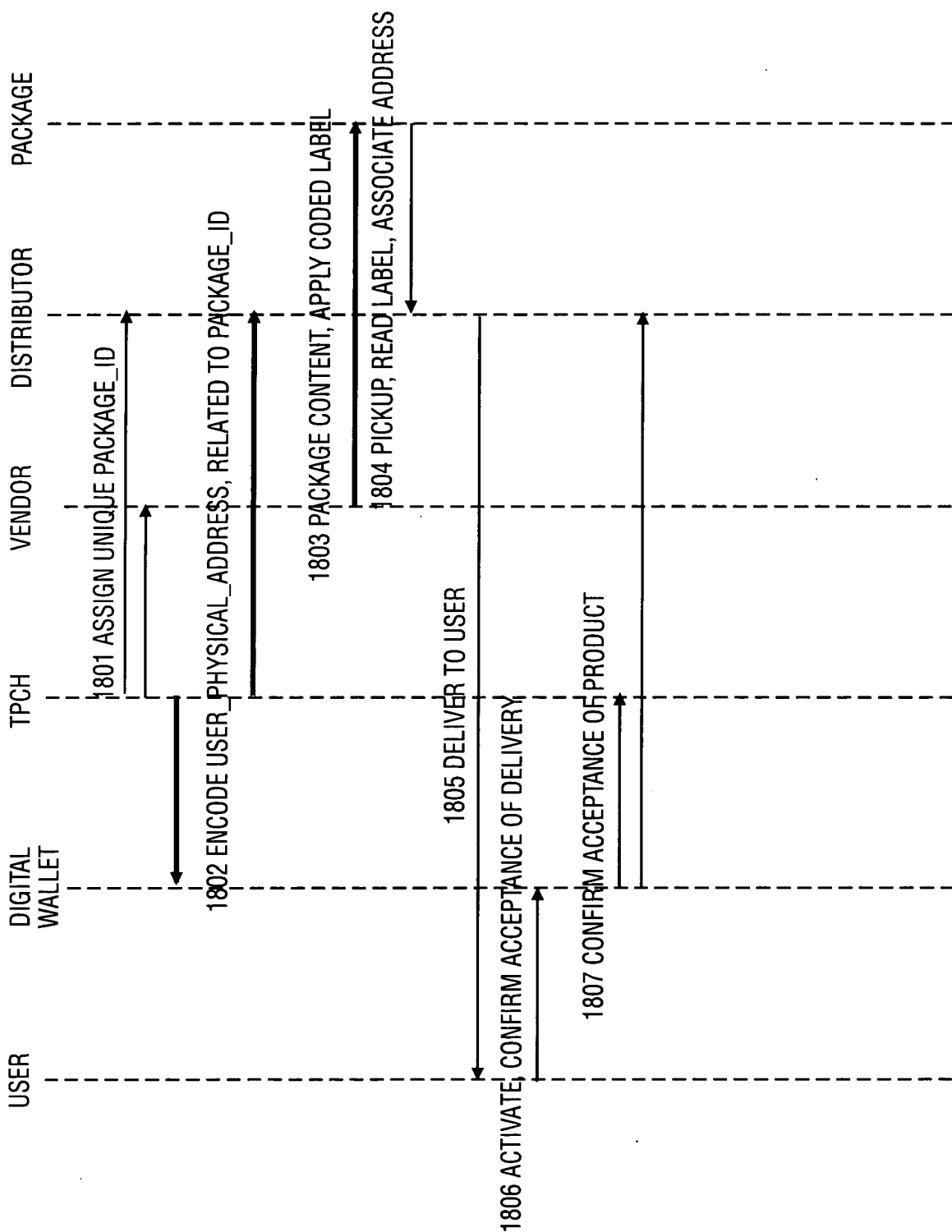
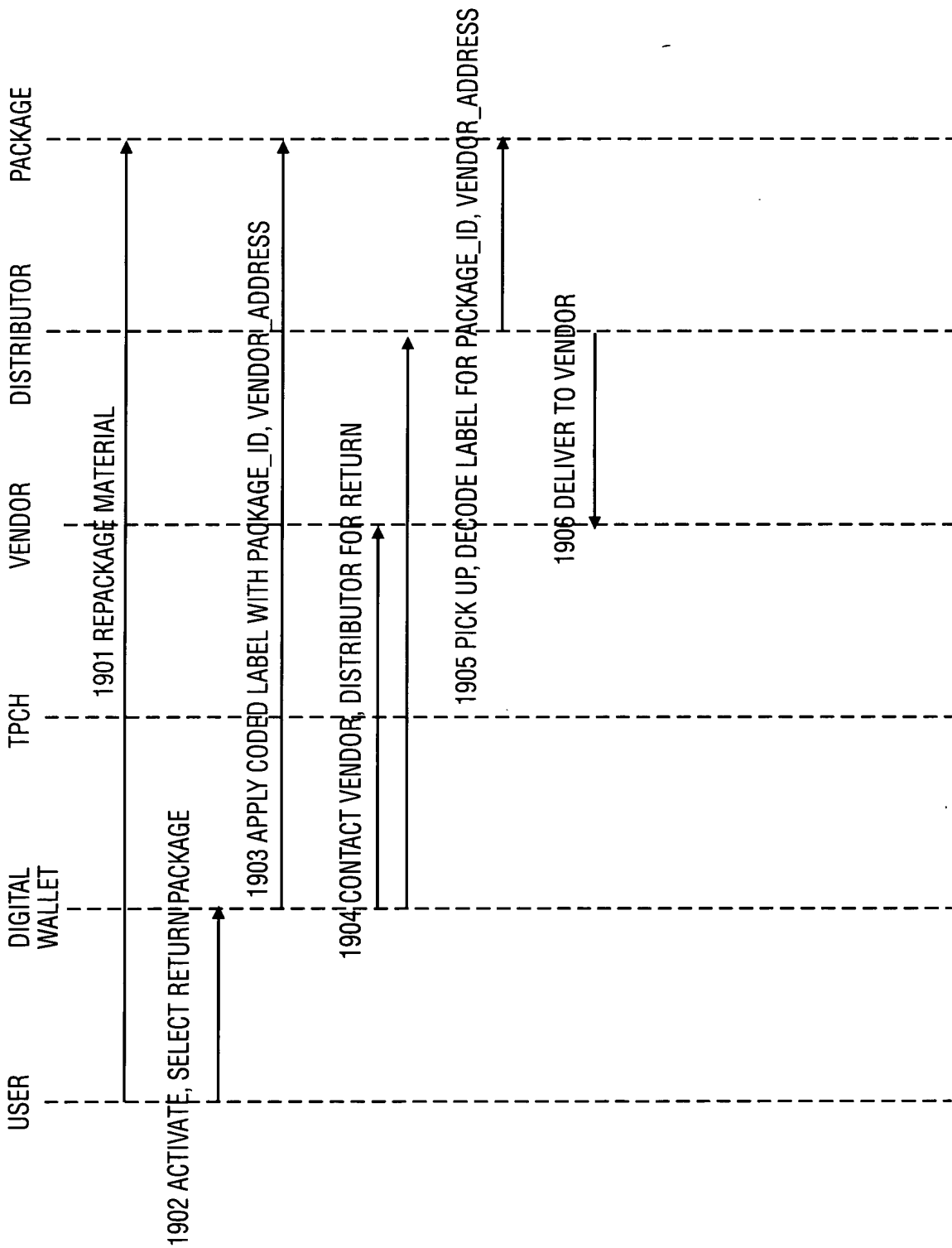


FIG. 17



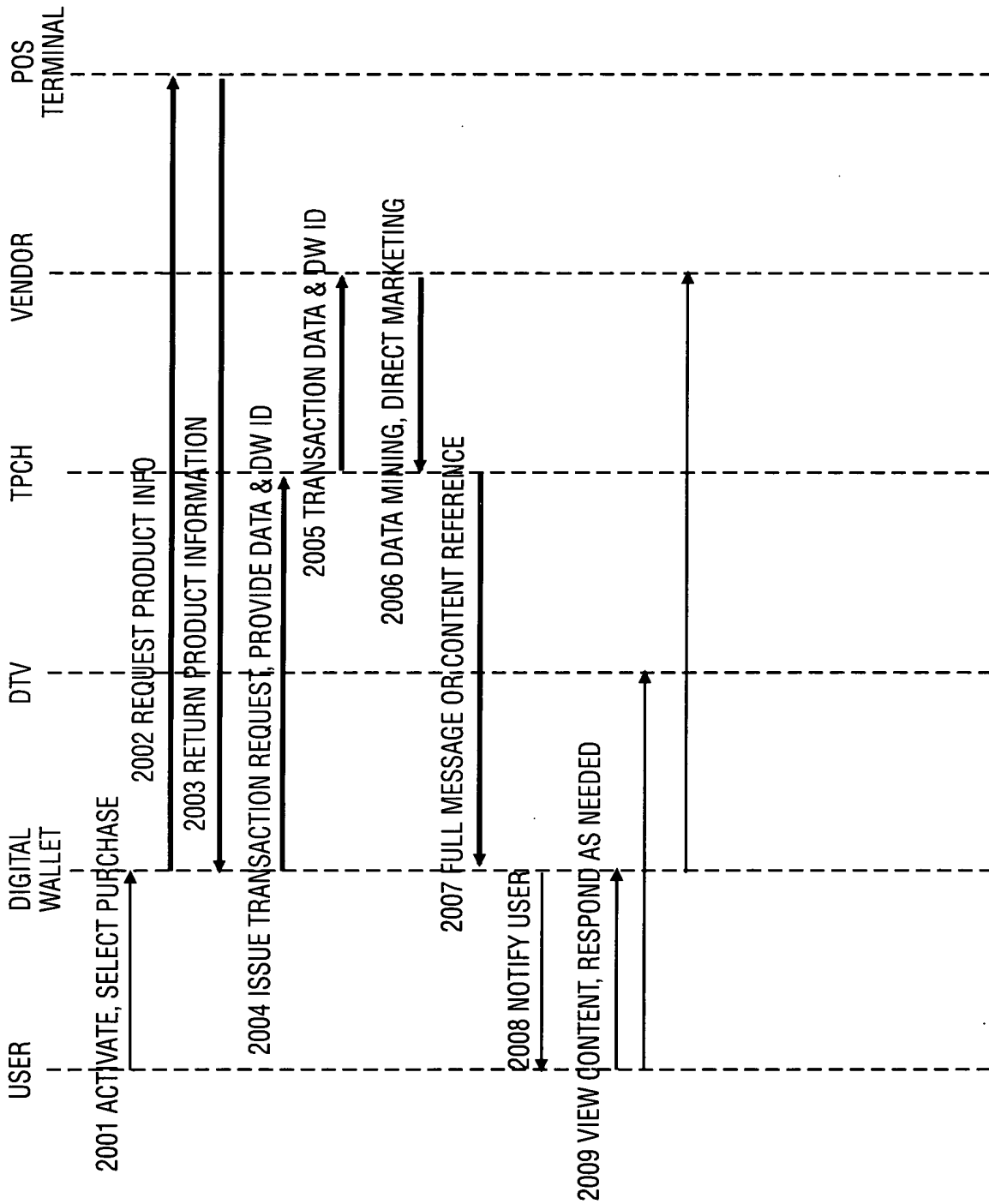
DELIVERY OF PRODUCT

FIG. 18



RETURN OF PRODUCT

FIG. 19



DATA MINING

FIG. 20

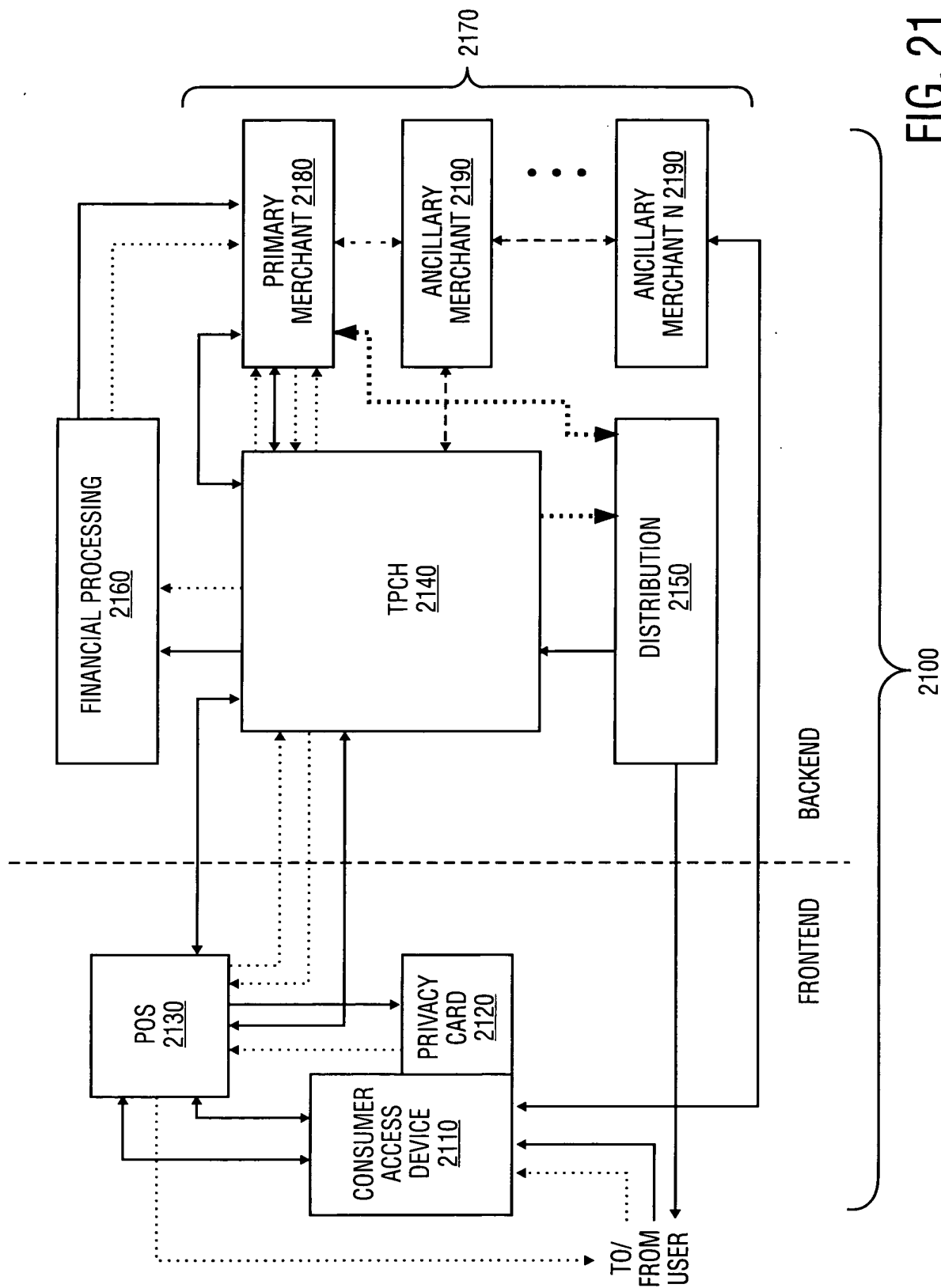


FIG. 21

FIG. 22A

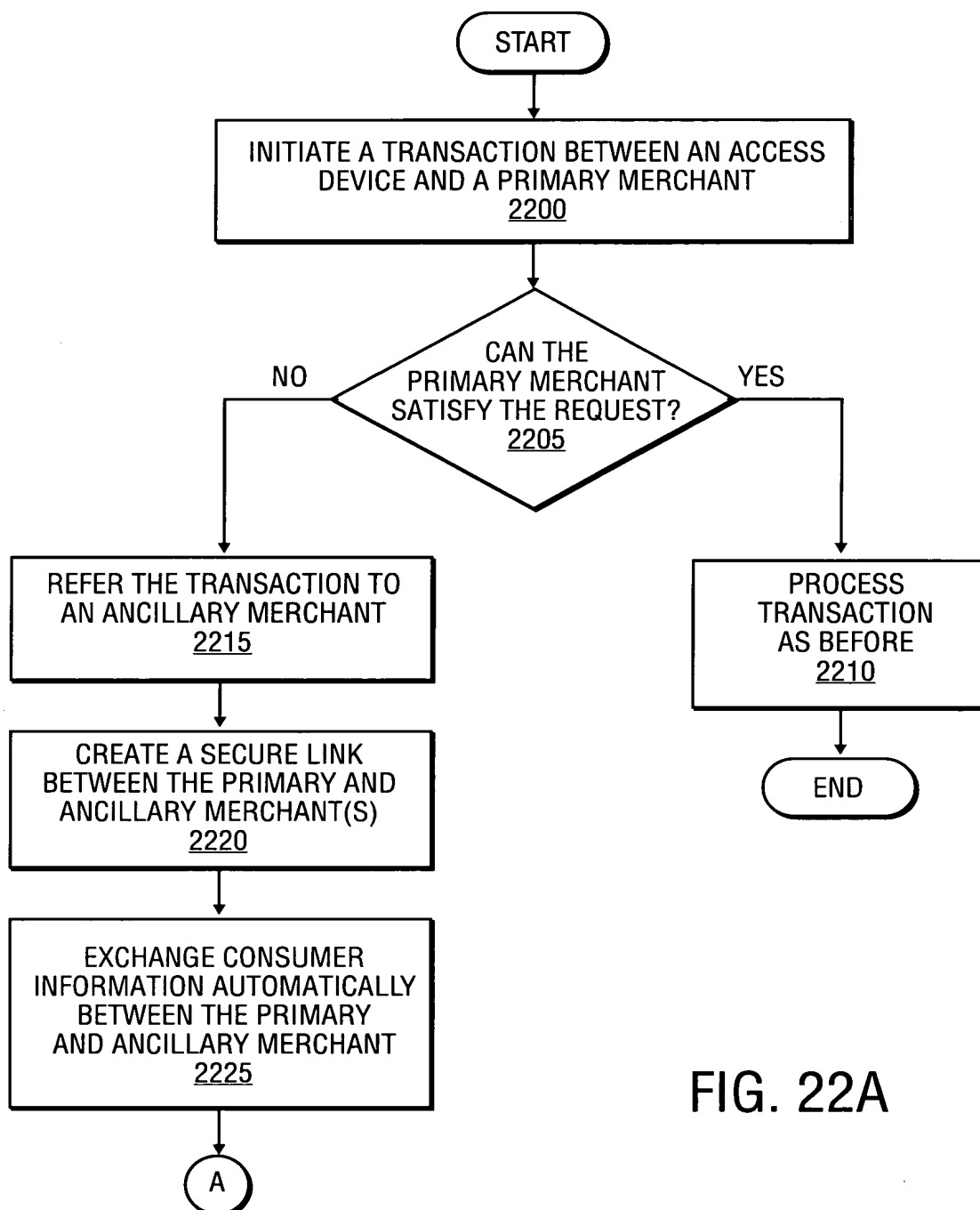


FIG. 22A



105250"052501

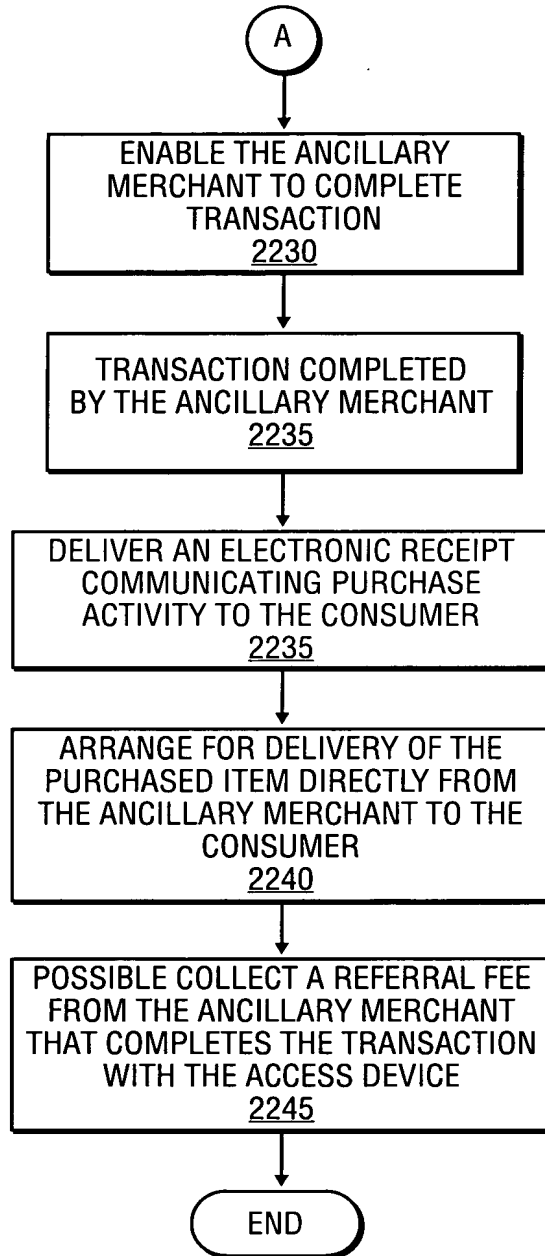


FIG. 22B